

PATENT COOPERATION TREATY

<p>ISRAEL PATENT OFFICE P.C.T Division P.O. Box 34255 91341 JERUSALEM ISRAEL Telephone: 972-2-565</p>

PCT

LIST OF DOCUMENTS FILED WITH THE ISRAEL RECEIVING OFFICE

Applicant's or agent's file reference: mf.efl.pct.0

PCT/IL 03/01022

International application No. (if known) 03 DEC 2003 (03.12.03)

(Earliest) Priority Date (day/month/year)
4 December 2002

Applicant

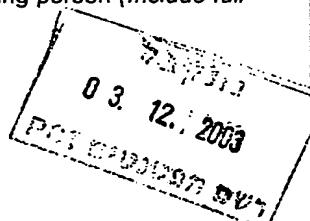
EFFICIENT FINANCE LTD.

Title of the Invention

SYSTEM AND METHOD FOR FINANCING COMMERCIAL TRANSACTIONS

The applicant hereby requests the RO/IL to acknowledge to the following person (Include full name, address, facsimile No. and telephone No.):

Michael Faibisch, Adv.
c/o Efficient Finance Ltd.
23 Begin Road
Tel Aviv 66183
Tel: (+972-3) 566-5688
Fax: (+972-3) 529-8471



The receipt of the documents/elements listed below (three (3) copies each of):

- PCT Request (4 pages)
- Description (23 pages)
- Claims (9 pages)
- Abstract (1 pages)
- Drawings (6 pages)
- Fee calculation sheet
- Power of attorney (individual power of attorney)
- Statement explaining lack of signature (if more than one, indicate number)
- Priority document (if more than one, indicate number)
- Separate indications relating to deposited micro-organism (pages)
- Nucleotide and/or amino acid sequence listing on diskette (if more than one diskette, indicate number)
- Statement accompanying diskette containing sequence listing
- Accompanying letter
- Response to Form PCT/RO (specify) mailed by RO/IL on
- Other (specify):

DATE SUBMITTED: December 3, 2003

PATENT COOPERATION TREATY

From the RECEIVING OFFICE

To:

FAIBISCH, MICHAEL
c/o EFFICIENT FINANCE LTD.
23 BEGIN ROAD
66183 TEL AVIV
ISRAEL

PCT

NOTIFICATION CONCERNING PAYMENT OF PRESCRIBED FEES

**(PCT Rules 14, 15, and 16 and Administrative
Instructions, Sections 304(a) and (b) and 323(b))**

		Date of mailing (day/month/year) 18 December, 2003
Applicant's or agent's file reference	mf.eft.pct.0	PAYMENT DUE See item 3 for time limit
International application No. PCT/IL 03/01022	International filing date/Date of receipt (day/month/year) 03 December, 2003	Priority date (day/month/year) 04 December, 2002

Applicant

EFFICIENT FINANCE LTD. et al

1. The applicant is hereby notified that this receiving Office has received:

the payment of all the prescribed fees, and an overpayment, which will be refunded in due course
 no or insufficient payment of the prescribed fees and the applicant is hereby invited to pay the balance due as summarized under item 2, within the time limit(s) indicated under item 3.

2. Fees and payment calculation:

ILS	660.8	-	0	=	660.8
USD	1704	-	0	=	1704
Total fees payable		Amount paid		Balance	
<input checked="" type="checkbox"/> The details of the calculation are given in the Annex.					

3. Time limit(s) for payment and amount(s) payable (Rules 14.1, 15.4 and 16.1(f)):

within ONE MONTH from the date of receipt of the international application (for the transmittal fee (if any), the search fee, the basic fee and the designation fee). The amount payable for each fee is the amount applicable on the date of receipt of the international application.

within ONE YEAR from the priority date (only for the designation fee) and only if this time limit expires later than the above time limit.
- If the designation fee is paid within one month from the date of receipt of the international application, the amount payable is the amount applicable on that date of receipt.
- If the designation fee is paid within one year from the priority date but later than one month from the date of receipt of the international application, the amount payable is the amount applicable on the date of payment
The receiving Office should be consulted for the applicable amount.

within 16 MONTHS from the priority date (only for the fee for priority document). The applicant's attention is drawn to the fact that the request made by the applicant under Rule 17.1(b) will be considered not to have been made unless the fee is paid within that time limit.

4. Additional observations (if necessary):

The search copy will not be transmitted to the International Searching Authority until the search fee is paid (therefore the start of the international search will be delayed). (Rule 23.1(a) and (b)).

Name and the mailing address of the receiving Office ISRAEL PATENT OFFICE 4 Hasadna St., Talpiot, Jerusalem 93420 Facsimile No.: 972-2-5651616	Authorized officer KAPLUN Helena Telephone No.: 972-2-5651705/695/685
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ANNEX TO FORM PCT/RO/102
CALCULATION OF THE PRESCRIBED FEES

International application No.
PCT/IL 03/01022

	ILS	USD	
T Transmittal Fee			
Prescribed amount:	476	700	<input checked="" type="checkbox"/> T correct amount
Amount paid:	0	0	<input type="checkbox"/> overpayment
Balance:	= 476	= 700	<input checked="" type="checkbox"/> balance due
S Search Fee			
Prescribed amount:	700	700	<input type="checkbox"/> S correct amount
Amount paid:	0	0	<input type="checkbox"/> overpayment
Balance:	= 700	= 700	<input checked="" type="checkbox"/> balance due
I International Fee			
B Basic Fee			
Fixed amount for first 30 sheets: USD: 476	b1		
Amount per additional sheet: 12			
Number of additional sheets: X 13 = 156	b2		
Prescribed amount (b1 + b2) =	632	B	
D Designation Fee			
Amount of designation fee: USD: 104			
Number of designation fees payable (maximum 5)	5		
Prescribed amount =	520	D	
R Reduction where PCT-EASY software is used (See the PCT Applicant's Guide, Volume I, General Part, for details on the availability of this reduction):	148	R	
Sub-total (B+D-R):	1004	B+D-R	
Prescribe total amount (The amount to be entered at I is the sub-total entered at (B+D-R), except where the applicant is (or all applicants are) entitled to a reduction of 75%, in which case the amount to be entered is 25% of the sub-total (B+D-R); certain applicants from certain States are entitled to a reduction of 75% of the international fee; see Notes to the Fee Calculation Sheet as annexed to the Request form, PCT/RO/101, for details):	1004	I	
Amount paid:	0		<input type="checkbox"/> correct amount
Balance:	= 1004		<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due
P Fee for priority document			
Prescribed amount:	184.8	P	
Amount paid:	0		<input type="checkbox"/> correct amount
Balance:	= 184.8		<input type="checkbox"/> overpayment
			<input checked="" type="checkbox"/> balance due
Additional observations (if necessary)			
<input type="checkbox"/> The amount paid for the designation fee covers the following designations:			
<input type="checkbox"/> Other (specify):			

PATENT COOPERATION TREATY

From the RECEIVING OFFICE

To:

FAIBISCH, MICHAEL
c/o EFFICIENT FINANCE LTD.
23 BEGIN ROAD
66183 TEL AVIV
ISRAEL

PCT

NOTIFICATION REGARDING CERTAIN CORRECTIONS MADE *EX OFFICIO*

(PCT Administrative Instructions, Section 327)

<p>Applicant's or agent's file reference mf.efl.pct.0</p>		<p>Date of mailing (day/month/year) 24 December 2003</p>
<p>International application No. PCT/IL 03/01022</p>		<p>REPLY DUE NONE However, see paragraph 3 below</p>
<p>Applicant EFFICIENT FINANCE LTD. et al</p>		<p>International filing date (day/month/year) 03 December 2003</p>

1. The applicant is hereby notified that this receiving Office has corrected formal defects in the international application *ex officio*, as shown on the attached copy of:

the request, sheet No.: _____
 the description, sheet No.: _____
 the claims, sheet No.: _____
 the drawings, sheet No.: **2/6**
 other (specify): _____

2. If the applicant agrees with these corrections, no further action is required in this regard.

3. In case of disagreement with these corrections, the applicant should promptly inform this receiving Office accordingly.

<p>Name and mailing address of the receiving Office ISRAEL PATENT OFFICE 4 Hasadna St., Talpiot, Jerusalem 93420 Faxsimile No.: 972-2-5651616</p>	<p>Authorized officer KAPLUN Helena Telephone No. 972-2-5651705/695/685</p>
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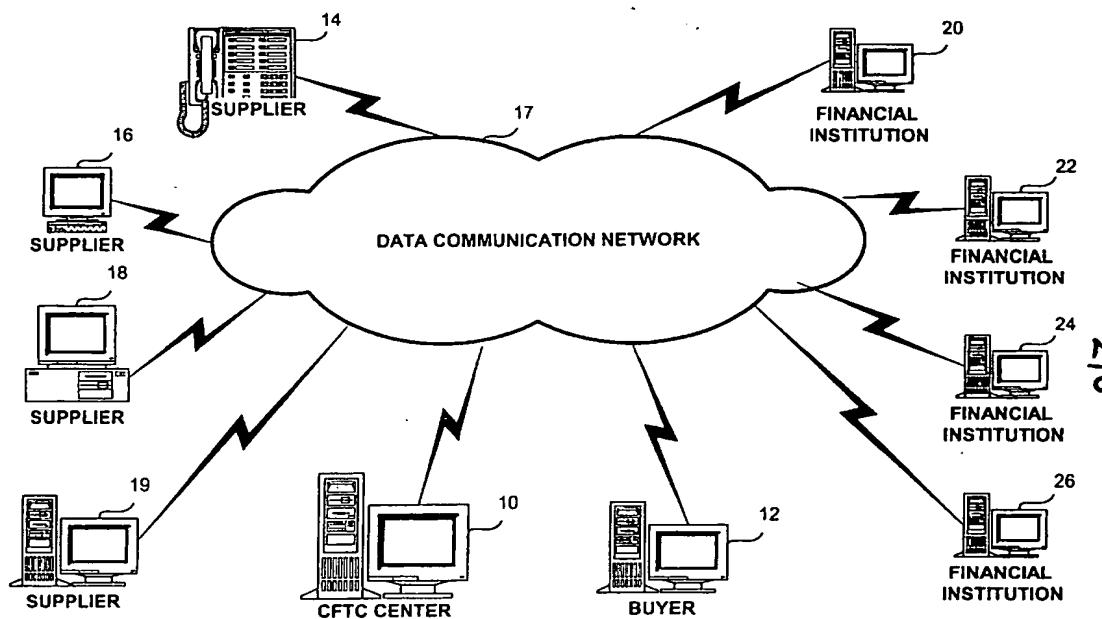


FIG. 1B

2/6